



**PLANT
CALIFORNIA
ALLIANCE**

BARKLEY

RISK MANAGEMENT & INSURANCE
AN ALERA GROUP COMPANY



Household Industries Self-Insured Group

A workers comp program for the home improvement industry



“After joining HISIG, we became well aware of the advantages of competent claims management. Just by actively managing the claims process, we noticed that real, minor incidents were resolved quickly and thoroughly to everybody’s satisfaction.”

*The Hardwood and Hardware Co.
- Steve Morris, Owner*

If your company has passion about operating a safe work environment, we’d like to invite you to apply to join Household Industries Self-Insured Group.

Professionally Marketed by:

BARKLEY

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You are invited to join industry leaders in a money-saving partnership.

Household Industries Self-Insured Group is an elite collective of safety-driven employers who save by self-insuring. Our members include prominent companies across the home improvement industry.



SELF-INSURANCE IS SIMPLE

Members of the group make contributions and the workers comp self insured group then pays the claims and expenses. Should you elect to apply for membership, you'll enjoy great benefits such as:



Monies not paid in claims and expenses are owned by the members and reserved for future use



Professional risk management, additional training programs and consulting to minimize your claims



Costs are lowered through a group of safety-minded companies



Surveillance used to monitor potentially fraudulent claims



Aggressive claims handling by dedicated claims team



Program fortified by "A" rated Excess Insurance



Membership among a group in which ongoing safety evaluations are conducted by a dedicated loss control consultant



Customer retention rate of 95% over the last five years

"The group is comprised of like-minded business owners who want to stop generating large profits for insurance companies. In doing so, we are able to control our costs and manage our losses and liabilities. In turn, our cost of workers' compensation is significantly lower."

*Woodward's Ace Hardware
-Bill Woodward, Owner*

**HISIG Board
of Directors**
Business owners
just like you.



Garth Smith
Dale Hardware - ACE
Fremont, CA

Chip Kurzeka
Franklins Hardware - True Value
Woodland Hills, CA

Bill Griffin
Griffin Ace Hardware - ACE
San Diego, CA

Russ Wilson
Koontz Hardware - ACE
West Los Angeles, CA

Great things happen when safe employers self insure.

“Only the Best”

HISIG can choose to offer membership to only those employers who demonstrate a solid commitment to superior operations. This limits the group’s exposure to “bad risks.” This approach is vital because the better the results, the lower the cost for members.

Safety & Loss Control

A strong safety program is necessary for the success of HISIG. Working together to prevent injuries makes a huge difference in keeping workers’ comp claims down.

Program Control

There is no comparison to the kind of program control a group of employers have under self-insurance versus a fully insured plan. In HISIG, the members have control of the program through the Board of Trustees.

Regulatory Oversight

California’s Department of Industrial Relations, Office of Self-Insurance Plans oversees all self-insured group programs and requires annual financial reviews.

Aggressive Claims Management

Claims management is crucial when creating a successful self-insured group. Investigations of suspicious claims, Return-to-Work programs and strong case management are key components in keeping claims costs down.

Excess Insurance

HISIG purchases Excess Insurance from an admitted Excess Insurance carrier to protect the group from large losses. All claims that exceed the group’s self-insured retention are paid by the Excess Insurance carrier.

This helps limit the group’s exposure.



Like-minded leaders sharing workers comp solutions.

Household Industries Self-Insured Group, a self insured workers comp group, is reviewed, approved and monitored by California’s Department of Industrial Relations, Office of Self-insurance Plans. You have the comfort of knowing you’re joining a group with state oversight, along with a stringent safety program implemented to all members.



“There is a huge difference, in terms of rate, between traditional insurance companies and self-insurance groups. I see a return on my investment with HISIG. I have a team dedicated to keeping my costs down.”

*Fullerton Hardware
- Mike Olson, President*

LEARN MORE ABOUT HOW THE HISIG SELF-INSURED GROUP WORKS BY WATCHING THIS SHORT VIDEO. youtu.be/W2YvaQ_wBWI

A & A Stepping Stone Manufacturing
Ace Glass - Sunnymead
Alamo Hardware
Alexander Ranch
Allied Sales & Distribution
Almquist Lumber Company
American Lumber Company
American River Ace Hardware
Anawalt Lumber & Materials
Anawalt Lumber & Materials - Montrose
Anza True Value
Apollo Wood Recovery
Aptos Landscape Supply
Aqua-Flo Supply
Arnold's Frontier Ace Hardware
Arrow Tools Fastener
Arroyo Building Materials
Austin Hardwoods & Hardware
B & C Ace Home & Garden Center
Baller Hardware
Beaumont Do-it-Best Hardware
Belmont Nursery
Beneficial AG Services
Best Lumber
Better Deal Exchange
Bickmore Building Supply
Billings Paint & Hardware
Billington Ace Hardware
Bill's Ace Hardware
Brentwood Ace Hardware
Bryant Home Center
C & M Topsoil
California Forest Products
Cambria Hardware & Lumber
Casa Leaders
Central Home Supply
Central Valley Builders Supply
Central Valley Hardware
Channel City Lumber
Chino Lumber & Hardware
Cloverdale Ace Hardware
Cooper's Hardware
Creative Paint
Dale Hardware
Dazey's Building Center
Design Hardware
Dick's True Value Hardware
Dixon Hardware & Lumber
Dripworks
Economy Lumber Co. of Oakland
Economy Lumber Piedmont
Emigh Ace Hardware
European Hardware & Finishes
Fisher Hardware & Lumber
Foothill Hardware
Foothill Hardware
Forbusco Lumber & Building Supply
Forest True Value Lumber
Fort Jones Lumber Yard
Four Corners Builders Supply
Four Seasons Supply Center
Franklin's Ace Hardware - Ventura
Franklin's Ace Hardware - Woodland Hills
Free Builders Supply
Freedman Consulting Group
Frost Hardwood Lumber Company
Fullerton Ace Hardware

Gomez Growers
Goodman Building Supply
Griffin Ace Hardware
Grolink Plant Company
Grove Lumber & Building Supplies
Hagle Lumber Company
Half Moon Bay Building & Garden
Hammer & Nails Ace Hardware
Hank's Hardware & Lumber
Hardware Express
Harmony Farms
Harshbarger Ace Hardware
Hemet True Value Hardware
Hibbert Lumber
High Country Lumber
High Desert Home Center
Hudson & West Hardwoods
Irvine Pipe & Supply
Jacks Valley Ace Hardware
Joe's Hardware
K & L Hardware
Karl's Hardware - Boron
Karl's Hardware - Mojave
Karl's Hardware - Rosamond
Kelseyville Lumber
Kensington Home & Hardware
Koontz Hardware
KRC Rock
La Mesa Lumber & Hardware
Lake Drive Hardware
Learned Lumber
Lincoln Hardware
Loveday Lumber Company
Mark's Tropical Fish
Marshall's Industrial Hardware
Martin's Valley Supply
Meanley & Son Hardware
Meiners Oaks Hardware
Merritt's Ace Hardware
Miles and Cina's Hardware Store
Mills Hardware
Mission Ace Hardware & Lumber
MOBI'S
Moller's Garden Center
Monument True Value Hardware & Lumber
Nadar's Furniture
Newhall Hardware
Newman Ace Hardware
North Shore Ace Hardware
Norwalk True Value
Ocean Breeze International
O'Connor Lumber & Ace Hardware
Ojai Lumber Company
Ojai True Value Hardware
Osborne Lumber Company
Otto & Sons Nursery
Pacific Beach Ace Hardware
Pacific Coast Plumbing & Hardware
Parson's Lumber & Hardware
Peach Hill Soils
Penn Valley True Value Hardware
Pine Cone Lumber
Placerville True Value Hardware
Plumbing City
Prime Builders
Prime Building Materials
Ransom Brothers Lumber & Supply

Rayo Wholesale Floorcovering Supply
Reback's Plumbing N' Things
Redway True Value
Reedley Lumber & Building Center
Richert Lumber Company
Rim Forest Lumber Company
River Ridge Farms
Roadside Lumber & Hardware
Rocklin Glass & Mirror
Roseville Ace Hardware
Rossi Building Materials
Royal Plywood Company
San Mateo Lumber Company
Santa Cruz Canna Farms
Scarborough Home Center
Scarborough Lumber & Building Supply
Schemper's Ace Hardware
Sebastopol Hardware Center
Sierra Log Homes
Sierra Wholesale Electric
Silverado Ace Hardware
Simi Hardware & Rock Depot
Simi Pacific Building Materials
Soledad Hardware and Lumber
Sorensen's Farm and Home Supply
South City Lumber & Supply
Standard 5 & 10 Ace Hardware
Stan's Hardware
Studio City Ace Hardware
Summitt Forest Products
Sunnymead Ace Hardware
Sunshine Floral
Tahoe City Ace Hardware & Lumber
Tahoe Sand & Gravel
Teak Warehouse
Terminal Hardware
TH&H Hardwoods & Hardware
The Mill Yard
The Red Store
Thomas Ace Hardware
Torrance Bakery
Triangle Hardware - Hermosa Beach
Twain Harte Lumber & Ace Hardware
Valencia Lumber
Valle Vista Ace Home Center
Valley Ace Hardware
Valley Growers Nursery
Valley Redwood
Valley Redwood Design & Construction
Valley West Ace Hardware
Van Matre Lumber Company
Vermont Outlet True Value Hardware
Westerlay Orchids
Westland Orchids
Westland Produce
White Pine Lumber Distributors
Wood's Ace Hardware
Woodward's Ace Hardware

